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## **Couple buys first home with help from NeighborWorks**

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Kyle Vogel and Danielle Ivie knew their cramped, leaky mobile home wasn't where they wanted to raise a family.

With help from housing advocates at NeighborWorks Great Falls, the couple now has a home with a backyard the size of their old mobile home, with enough room for them, their infant daughter and a trio of pets.

It's a pretty good first try for a couple with no credit.

Vogel and Ivie saved \$1,000 each over six months and NeighborWorks, which provides residents with affordable housing opportunities, took care of the rest of the down payment.

At first, the couple was skeptical that the offer was legitimate. Even now, they still can't believe they're homeowners.

"We're always thinking 'when are we going to have to go back to the trailer,'" said Ivie, 20, during a housewarming party Friday.

NeighborWorks and its team of private donors matched the couple's savings at four to one — with \$8,000 — allowing the pair to put a \$10,000 down payment on a home, without having to pay back the nonprofit group.

Vogel and Ivie found the program for low-income residents while looking to rent a home seven months ago.

After Ivie's mom pushed the two to sign up for free home-buying classes, they found they were eligible for assistance from NeighborWorks. Vogel and Ivie then began depositing money into an Individual Development Account saving program, where people save up to \$1,000 over six months to show they can keep a job and save money.

Participants also agree to buy a home in the city's Weed and Seed District, which includes most of downtown and Black Eagle.

Shelly Moyer, IDA coordinator, said the couple is proof that dreams can come true —with a little hard work.

"They had their goal set out and they were determined," she said.